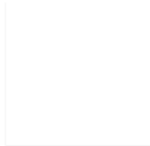


From: [NSW Government](#)
To: [Flood Inquiry](#)
Subject: Floods Inquiry
Date: Thursday, 19 May 2022 5:33:41 PM



Your details

Title

First name

Last name

Email

Postcode

Submission details

I am making this submission as

A resident in a flood-affected area

Submission type

I am making a personal submission

Consent to make submission public

I would like this submission to remain anonymous

Share your experience or tell your story

Terms of Reference (optional)

The Inquiry welcomes submissions that address the particular matters identified in its [Terms of Reference](#)

1.1 Causes and contributing factors

I was completely blindsided by the February 28 floods in Lismore, in particularly that my house was impacted. I purchased my property 8 years

ago, specifically because it was outside of the 1 in 100 year flood, I thought it would be safe.

1.2 Preparation and planning

Right up until the flood water was coming through my floorboards, there was no indication that the water level was going to be so high. As this happened early in the morning (approx. 6.15am), in the dark, with no power there was no time for preparation or planning, it was grab what you can and get out quickly. The water level rose dangerously fast at this time.

I received no text message warnings specific to evacuation orders at my property, however I was receiving river height texts from both the SES and council.

1.3 Response to floods

It appeared to be every man for himself, with the assistance of the local community (and their boats etc.) being vital, as emergency services were overwhelmed at this time. Due to the location of my home, I only had one option for evacuation and that was straight up Girards hill, where I was lucky enough to have a stranger take me in.

1.4 Transition from incident response to recovery

This was a very overwhelming time, I attended the recovery centre on multiple occasions but the trauma of simply being in this space, with so many damaged and confused people almost felt like it made my situation worse (however this could have simply been shock). I felt frustrated with having to complete long government questionnaires, only to have to complete the exact same ones a few weeks later over the phone. I also felt the responses I gave in these, were not addressed. i.e. no one contacted me about housing, mental health etc

1.5 Recovery from floods

Given my house was out of flood zone, I did not have flood cover on my insurance policy, however no one from my insurance company told me this until 5 weeks after the event. The ongoing battle with insurance and the unknowns of my claim is extremely stressful, my house

continues to deteriorate with an excessive mould problem while I sit and wait for the unknown. My housing situation has still not been addressed, but I'm very grateful for the generosity of a stranger for continuing to house me.

Paying rent on top of a mortgage with an unknown repair bill, for a property I can not live in seems uncomprehendable.

1.6 Any other matters

I feel that East Lismore has been forgotten about when reading proposals and blue prints for things like land swaps.

I simply do not want to live in a house that may well flood again, however my house halved its value overnight with a mortgage that is higher than what it is now worth. I want to relocate to higher ground, but financially could not do this without the assistance of the government and/or a recovery package.

From a mental health front, rebuilding my home, little own replacing all of my belongings, with no guarantee this won't happen again just makes no sense, yet I can't sell and leave, what am I supposed to do?

With so many houses and business effected, with over 90% of insurance claims not processed, the rebuild and its timelines simply blows my mind. There is no clear path forward for myself, or Lismore right now.

Supporting documents or images

Attach files

- [received_1667062113637544 2.jpeg](#)
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